

Completing the Life Evidence of Insurability Form

Employee's Responsibility

Employee Information Section:

Complete this section in its entirety.

- First Name/MI/Last Name
- SSN/Employee ID
- Gender
- Street address/City/State/Zip code
- Annual salary
- Date of birth
- Date of employment

Spouse Information Section:

Complete this section in its entirety, if electing spouse coverage that requires underwriting.

- Spouse's First Name/MI/Last Name
- Spouse's SSN
- Spouse's date of birth
- Spouse's gender

Children Information Section

Complete this section in its entirety, if electing child coverage that requires underwriting.

- Name of each eligible child
- Date of birth for each eligible child

Health Questions

In this section, all health questions MUST BE COMPLETED with Yes or No checked for each coverage type that requires underwriting. An employee and spouse must also list their height and weight as well as the spouse's occupation. If Yes is checked for any question, details can be provided in the Additional Health Information section.

Signature Line

- Evidence of Insurability form ***MUST be signed and dated by employee***
- If electing spouse coverage, form ***MUST also be signed and dated by spouse***

Employer's Responsibility

Verification

- The employer will make sure the following items are completed **prior** to sending:
 - Verify that the employee's hire date and annual salary is listed correctly;
 - Review to make sure all applicable sections are completed by the employee (as noted above);
 - Complete the **FOR OFFICE USE ONLY** section. To complete this, the employer **must** indicate the following for each type of coverage elected:
 - **Current in force:** This is the amount of life insurance currently in force. This can include any current coverage **and** coverage that is to be provided on a guaranteed issue basis.
 - **U/W applied for:** This is the amount that will be underwritten by the carrier. Please be sure to include **ONLY** the amount of life coverage that needs to be underwritten.

Once all information is verified, please return form to Ochs, Inc. for processing:

Mail: Ochs, Inc.
400 Robert Street North, Suite 1880
St. Paul, MN 55101

Fax: 651-665-3791

Email: ochs@ochsinc.com

If you have any
questions,
contact Ochs at
1-800-392-7295

NOTE: any missing information will result in a delay of processing the underwriting request.